

CONTRACTORS INSURANCE REQUIREMENTS

A/. GENERAL REQUIREMENTS

1/ The Contractor(s) shall provide and pay for insurance coverage of such type and in such amounts as will completely protect the Contractor and the County, its elected officials, officers, agents, servants employees and assigns against any and all risks of loss (including costs of defense) or liability arising out of this contract.

2/ The insurance should be furnished by insurance companies with and "A- (Excellent) VII" or better or better rating as published in the most recent editions of A.M. Best Insurance Rating and shall be authorized to conduct business in the State of New Jersey.

3/ It is recognized that in some instances that insurance may be acceptable which is underwritten by an insurance company that is not reported in the BEST GUIDE , or the coverage is extended under a self insured program. This insurance, or self insurance, must be in conformity with the rules and regulations of the Commissioner of Insurance of the State of New Jersey. Any insurance or self insurance of this type is subject to the review and acceptance by the County Risk Manager or the County Counsel. Furthermore written proof of acceptability by the Office of the Commissioner of Insurance may be necessary.

4/ The Contractor(s) shall furnish the County with Certificates of Insurance, as shown under "B" Specific Coverage Requirements, policies for General Liability must be endorsed to include the County of Atlantic as an **Additional Insured, a copy of ISO Endorsements CG 20 10 is required along with the certificate.** The Certificates of Insurance shall set out the types of coverage, the limits of liability, describe the operation by reference to this contract and provide for (30 days) written notice to the County of cancellation and/or non-renewal. All of the Contractors. Deductibles or Retention's shall be the sole responsibility of the contractor, those in excess of \$10,000 are to be disclosed and are subject to approval by the County. If requested actual policy copies or incurred loss information may be required.

5/ The policies and specified limits of coverage must be effective prior to the commencement of work and must remain in force until final acceptance of the work under the contract. **Contracts that involve construction, installation, or maintenance repair must maintain completed operations insurance, endorsing the County as an additional insured for a term of two (2) years beginning on the date of the final acceptance. They also must include a copy of I.S O. Endorsement CG 2037 , or its equivalent.**

6/ The Contractor(s) shall obtain, and furnish the County, certificates of insurance from their subcontractor(s) or sub sub contractor(s) showing polices in force with coverage and limits as described under these insurance requirements. And shall also name the County of Atlantic as additional insureds.

7/ The Certificate of Insurance with a **A COPY OF THE ADDITIONAL INSURED ENDORSEMENTS** , are to be signed by a person authorized by the insuring company(s) to bind coverage on it's behalf. Neither approval by the County nor failure to disapprove Certificates of Insurance/ furnished by the Contractor shall release the Contractor from full responsibility for all liability including costs of defense. Insurance is required as a measure of protection and the Contractor's liability is not limited thereby.

8/ The Certificates of Insurance, must be submitted to the County and shall be subject to the review and approval of the County Counsel or Risk Manager.

9/ If at any time during the term of this contract or any extension thereof, if any of the required policies of insurance should expire, change or be canceled, it will be the responsibility of the Contractor, prior to the expiration, change or cancellation, to furnish to the County a Certificate of Insurance indicating renewal or an acceptable replacement of the policy so that there will be no lapse in any coverage. In the event of interruption of any coverage for any reason, all payments and work under the contract shall cease and not be resumed until coverage has been restored and a current Certificate of Insurance received and approved.

10/ Any policy of insurance that is written on a claims made basis shall, under the terms of this contract, be renewed or the coverage extended for a period of not less than three years and shall provide coverage for the period operations were performed by the contractor. Proof of such extension shall annually be presented to the Risk Manager for the County of Atlantic and indicate the retroactive date of coverage or indicate that all prior acts coverage is provided.

11/ Insurance or Risk Funding maintained by the County shall be considered as Excess over Contractors Insurance. Insurance or Risk Funding Maintained by the County of Atlantic does not provide protection for Contractors liability.

12/ Certificates of Insurance and Evidence of Property Forms shall show the Certificate Holder as follows:

COUNTY OF ATLANTIC
COUNTY OFFICE BUILDING
1333 ATLANTIC AVENUE
ATLANTIC CITY, NEW JERSEY 08401
ATTN.: COUNTY COUNSEL

Certificates of Insurance not reading as above will not be acceptable and will delay contract signature and/or payment.

13/ Questions regarding these insurance requirements may be directed to (609) 345-6700 Ext. 2495. Certificates for approval may be preliminarily submitted via fax to (609) 343-2373.

B. SPECIFIC COVERAGE REQUIREMENTS

The following items are the minimum mandatory types of insurance coverage to be carried under the preceding requirements.

a) General Liability in a comprehensive form with a minimum limit of \$1,000,000 per occurrence/\$2,000,000 aggregate CSL Including

1. Premises - Operations
2. X.C.U.
3. Blanket Contractual
4. Products- completed operations
5. Broad Form property damage
6. Independent contractor's and subcontractor's
7. Personal Injury

(b) Workers Compensation - Statutory Limits, Employers Liability - with minimum limits of - \$100/500/500. Box must be checked indicating coverage had not been excluded by any Owner, partner or member

(c) Printers Errors and Omissions with minimum limits of \$1,000,000